

## CLAIMS

I claim:

1        1. A method to determine remaining financial obligations of  
2 assets, said method comprising:  
3        executing ASSET FINANCIAL RESTRUCTURING software;  
4        utilizing data from primary data files;  
5        utilizing data from preliminary data;  
6        utilizing data from stored data;  
7        utilizing data that is input manually; and  
8        determining the remaining financial obligation value of  
9 leased assets and the book value of financed or depreciated  
10 assets.

1        2. The method according to claim 1, wherein the utilizing  
2 data from primary data files step further comprises utilizing  
3 data from a Customer File, a Lessor File, a Maintenance Provider  
4 File, a Manufacturer File, a Reseller File, an Asset Type File,  
5 and an Asset File.

1        3. The method according to claim 1, wherein the utilizing  
2 data from preliminary data step further comprises utilizing data  
3 from a data associated with the fields PRESENT VALUE RATE, DEAL YIELD,  
4 RESIDUAL VALUE UPLIFT, END OF TERM WARNING, USER NAME, DEPRECIATION TERM, and  
5 USER COMPANY.

1           4. The method according to claim 1, wherein the utilizing  
2 data from stored data step further comprises utilizing data  
3 associated with fields TERM USED, TERM REMAINING, MINIMUM TERM REMAINING,  
4 MAXIMUM TERM REMAINING, AVERAGE DEAL TERM, ESTIMATED RESIDUAL VALUE, UPLIFTED  
5 RESIDUAL VALUE, TERMINATION VALUE, and BOOK VALUE.

1           5. The method according to claim 1, wherein the utilizing  
2 data that is input manually further comprises utilizing data  
3 associated with fields ASSET TYPE, ASSET FLAG, DEAL DATE, PRICE, LEASE  
4 FLAG, DEAL TERM, DEAL PAYMENT (depreciation override), DEAL MAINTENANCE,  
5 ASSET MANUFACTURER, ASSET MODEL, ASSET NUMBER, CUSTOMER NAME, and ASSET  
6 QUANTITY.

1           6. The method according to claim 1, wherein the determining  
2 the remaining book value of assets that are financed or  
3 depreciated step further comprises determining a TERM USED in  
4 months for an asset;

5           determining a TERM REMAINING for an asset;  
6           determining a MINIMUM and MAXIMUM TERM REMAINING for the asset;  
7           determining an AVERAGE TERM for the asset;  
8           determining an ESTIMATED RESIDUAL VALUE for the asset;  
9           determining an UPLIFTED RV for the asset;  
10          determining a TERMINATION VALUE for the asset;  
11          determining a FINANCE RATE for a the asset;  
12          determining a REMAINING BOOK VALUE for the asset; and  
13          determining a TOTAL REMAINING OBLIGATION for the asset.

1        7. An ASSET FINANCIAL RESTRUCTURING software system to determine  
2 the remaining financial obligation value of assets, said system  
3 comprising:

4        a computer useable medium; and

5        a computer device having a processing unit;

6        wherein said computer useable medium carries thereon ASSET  
7 FINANCIAL RESTRUCTURING software, which, when executed by the  
8 processing unit, causes the processing unit to carry out steps  
9 comprising:

10        executing the ASSET FINANCIAL RESTRUCTURING software;

11        utilizing data from primary data files;

12        utilizing data from preliminary data;

13        utilizing data from stored data;

14        utilizing data that is input manually; and

15        determining the remaining financial obligation value of  
16 leased assets and the book value of financed or depreciated  
17 assets.

1        8. The system according to claim 7, wherein said utilizing  
2 data from primary data files step further comprises utilizing  
3 data from a Customer File, a Lessor File, a Maintenance Provider  
4 File, a Manufacturer File, a Reseller File, an Asset Type File,  
5 and an Asset File.

1           9. The system according to claim 7, wherein said utilizing  
2 data from preliminary data step further comprises utilizing data  
3 from a data associated with the fields PRESENT VALUE RATE, DEAL YIELD,  
4 RESIDUAL VALUE UPLIFT, END OF TERM WARNING, USER NAME, DEPRECIATION TERM, and  
5 USER COMPANY.

1           10. The system according to claim 7, wherein said utilizing  
2 data from stored data step further comprises utilizing data  
3 associated with fields TERM USED, TERM REMAINING, MINIMUM TERM REMAINING,  
4 MAXIMUM TERM REMAINING, AVERAGE DEAL TERM, ESTIMATED RESIDUAL VALUE, UPLIFTED  
5 RESIDUAL VALUE, TERMINATION VALUE, and BOOK VALUE.

1           11. The system according to claim 7, wherein said utilizing  
2 data that is input manually further comprises utilizing data  
3 associated with fields ASSET TYPE, ASSET FLAG, DEAL DATE, PRICE, LEASE  
4 FLAG, DEAL TERM, DEAL PAYMENT (depreciation override), DEAL MAINTENANCE,  
5 ASSET MANUFACTURER, ASSET MODEL, ASSET NUMBER, CUSTOMER NAME, and ASSET  
6 QUANTITY.

1           12.       The system according to claim 7, wherein said  
2 determining the remaining book value of assets that are financed  
3 or depreciated step further comprises:

4           determining a TERM USED in months for an asset;

5           determining a TERM REMAINING for the asset;

6           determining a MINIMUM and MAXIMUM TERM REMAINING for the asset;

7           determining an AVERAGE TERM for the asset;

8           determining an ESTIMATED RESIDUAL VALUE for the asset;

9           determining an UPLIFTED RV for the asset;

10          determining a TERMINATION VALUE for the asset;

11          determining a FINANCE RATE for the asset;

12          determining a REMAINING BOOK VALUE the asset; and

13          determining a TOTAL REMAINING OBLIGATION for the asset.

1           13.       The system according to claim 12, wherein said  
2 determining a TERM REMAINING for a leased asset further comprises  
3 comparing the TERM USED with an END OF TERM (EOT), and displaying an  
4 EOT warning on a display if the TERM USED is lower than the END OF  
5 TERM.

1        14.     A computer useable medium carrying ASSET FINANCIAL  
2 RESTRUCTURING software which, when executed by a processing unit,  
3 causes the processing unit to carry out steps comprising:  
4        utilizing data from primary data files;  
5        utilizing data from preliminary data;  
6        utilizing data from stored data;  
7        utilizing data that is input manually; and  
8        determining the remaining financial obligation value of  
9 leased assets and the book value of financed or depreciated  
10 assets.

1        15.     The computer useable medium according to claim 14,  
2 wherein said utilizing data from primary data files step further  
3 comprises utilizing data from a Customer File, a Lessor File, a  
4 Maintenance Provider File, a Manufacturer File, a Reseller File,  
5 an Asset Type File, and an Asset File.

1        16.     The computer useable medium according to claim 14,  
2 wherein said utilizing data from preliminary data step further  
3 comprises utilizing data from a data associated with the fields  
4 PRESENT VALUE RATE, DEAL YIELD, RESIDUAL VALUE UPLIFT, END OF TERM WARNING,  
5 USER NAME, DEPRECIATION TERM, and USER COMPANY.

1        17.    The computer useable medium according to claim 14,  
2 wherein said utilizing data from stored data step further  
3 comprises utilizing data associated with fields TERM USED, TERM  
4 REMAINING, MINIMUM TERM REMAINING, MAXIMUM TERM REMAINING, AVERAGE DEAL TERM,  
5 ESTIMATED RESIDUAL VALUE, UPLIFTED RESIDUAL VALUE, TERMINATION VALUE, and BOOK  
6 VALUE.

1        18.    The computer useable medium according to claim 14,  
2 wherein said utilizing data that is input manually further  
3 comprises utilizing data associated with fields ASSET TYPE, ASSET  
4 FLAG, DEAL DATE, PRICE, LEASE FLAG, DEAL TERM, DEAL PAYMENT (depreciation  
5 override), DEAL MAINTENANCE, ASSET MANUFACTURER, ASSET MODEL, ASSET NUMBER,  
6 CUSTOMER NAME, and ASSET QUANTITY.

1        19.    The computer useable medium according to claim 14,  
2 wherein said determining the remaining book value of assets that  
3 are financed or depreciated step further comprises:

4        determining a TERM USED in months for an asset;  
5        determining a TERM REMAINING for the asset;  
6        determining a MINIMUM and MAXIMUM TERM REMAINING for the asset;  
7        determining an AVERAGE TERM for the asset;  
8        determining an ESTIMATED RESIDUAL VALUE for the asset;  
9        determining an UPLIFTED RV for the asset;  
10       determining a TERMINATION VALUE for the asset;  
11       determining a FINANCE RATE for the asset;  
12       determining a REMAINING BOOK VALUE for the asset; and  
13       determining a TOTAL REMAINING OBLIGATION for the asset.

1        20.    The computer useable medium according to claim 7,  
2 wherein said determining a TERM REMAINING for the asset further  
3 comprises comparing the TERM USED with an END OF TERM, and displaying  
4 an EOT warning on a display if the TERM USED is lower than the END  
5 OF TERM.